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DATE: 4/3/2006

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Docket No. AUS92001844US1 Serial No. 10/022,165 Atty: AJP

Applicant: BROWN ET AL

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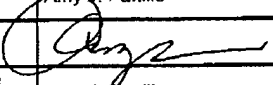
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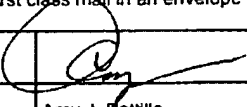
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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	10/022,165
	Filing Date	12/17/2001
	First Named Inventor	Michael Wayne Brown
	Art Unit	2643
	Examiner Name	Tieu, Binh Kien
	Attorney Docket Number	AUS920010844US1
Total Number of Pages in This Submission		32

ENCLOSURES (Check all that apply)		
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of
Michael Wayne Brown et al.
Serial No: 10/022,165
Filed: 12/17/2001

Title: PROVIDING ACCOUNT USAGE
FRAUD PROTECTION

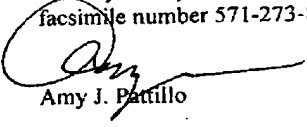
Docket Number: AUS920010844US1

Before Examiner:
BINH TIEU
Group Art Unit: 2643

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4/3/2006
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10/022,165
Atty Docket: AUS920010844US1

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A. INTRODUCTORY COMMENTS

Responsive to the Office Action of January 3, 2006, with a 3 month shortened statutory period for reply, Applicants file an amendment and response. Applicants respectfully request entry of the amendment and reconsideration of the outstanding rejections and reexamination of the present application in light of the following amendments and remarks.

Amendments to the Specification begin on page 3.

Amendments to the Claims begin on page 6.

Arguments begin on page 15.

10/022,165
Atty Docket: AUS920010844US1

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